

WWR# 041866908

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Joseph A. Ragus, Jr.  
Terri M. Ragus

Debtor(s)

PSECU

Movant

CASE NO. 25-10539-amc

CHAPTER 13

**Hearing Date: 09/02/2025**

**Hearing Time: 11:00 AM**

**NOTICE OF MOTION, RESPONSE DEADLINE AND HEARING DATE**

Movant has filed a Motion for Relief from Automatic Stay with the court for relief from the automatic stay to permit Movant to repossess one 2023 Chevrolet Malibu, VIN #1G1ZG55ST3PF120222.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before 08/11/2025 you or your attorney must do all of the following:

- (a) file an answer explaining your position at

U.S. Bankruptcy Court  
Eastern District of Pennsylvania  
Robert N.C. Nix, Sr. Federal Courthouse  
900 Market Street, Suite 400  
Philadelphia, PA 19107

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to the Movant's attorney:

Milos Gvozdenovic  
Weltman, Weinberg & Reis Co., L.P.A.  
Attorney for Movant  
5990 West Creek Road, Suite 200  
Independence, OH 44131  
216-739-5647

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the Motion is scheduled to be held before the Honorable Ashely M. Chan, on 09/02/2025, at 11:00 AM, in Courtroom Number #4. Unless the Court orders otherwise, the hearing on this contested matter will be an evidentiary hearing at which witnesses may testify with respect to disputed material, factual issues in the manner directed by Fed R. Bankr. P.9014(d).

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at (215) 408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Date: 07/28/2025

/s/Milos Gvozdenovic  
Milos Gvozdenovic  
Weltman, Weinberg & Reis Co., L.P.A.  
Attorney for Movant  
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